

ABSTRACT

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LEGAL PROTECTION AGAINST MISUSE OF PERSONAL DATA IN ILLEGAL ONLINE LOANS BASED FROM THE PERSONAL DATA PROTECTION LAW

(xii + 88 Pages, 2 attachments)

The increasingly advanced technological developments currently provide changes in all aspects of peoples lives, especially in the economic sector. With technological developments providing a new innovation in the economic sector, namely the existence of online loans. Currently, many people use online loan services when they need funds because the loan application process is easy. However, behind the development of this technology, there is a negative impact that occurs, namely the existence of illegal online loans which cause losses to society. Illegal online loans irresponsibly misuse the borrower's personal data, which should be kept confidential. Misuse of personal data by illegal lenders is clearly contrary to the law. Therefore, the author wants to examine the forms of legal protection efforts for personal data in terms of the personal data protection law and what the legal responsibilities of this action are. The purpose of this research is to find out about the legal protection arrangements for personal data and legal liability for misuse of personal data. This research uses normative legal methods with a statutory approach namely the 1945 constitution, personal data protection law, ITE law, and the customer protection law. Primary data is collected through statutory regulations and secondary data is collected through the literature. The results of the research are that legal protection efforts for personal data have been carried out by the government and regarding legal responsibility for misuse of personal data, it can take the form of criminal and civil responsibility.

Reference : 90 (1979-2023)

Keywords : Legal Protection; Personal Data; Illegal Online Loans